

# EXHIBIT A

**HOUSLANGER & ASSOCIATES, PLLC**

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May 1, 2009

ZAKARI A MUSAH  
1111 GERARD AVE 1N  
BRONX, NY 10452-8820

***RE: Index # 5162/97***  
***FCC NATIONAL BANK vs. ZAKARI A MUSAH***

Balance due as of the date set forth above : **\$8,232.59**

Dear ZAKARI A MUSAH:

This firm has been retained to collect the above-referenced debt. If you wish to make payment arrangements, please mail your payment to the address above or contact us.

Unless, within thirty (30) days after your receipt of this notice, you dispute the validity of the debt or any portion thereof, we will assume the debt to be valid.

If, within thirty days of your receipt of this notice, you notify us in writing that the debt or any portion thereof is disputed, we will obtain a verification of the debt or, if the debt is founded upon a judgment, a copy of any such judgment, and we will mail to you a copy of such verification or judgment.

The current creditor to whom this debt is owed is Palisades Collections, LLC. The original creditor on this matter is FCC NATIONAL BANK. Upon your written request within the thirty-day period, we will provide you with the address of the original creditor, as it may be different from the current creditor. Your file number with our office is 106546. At this time, no attorney with this firm has personally reviewed the particular circumstances of your account. However, if you fail to make payment, our Client may consider additional remedies to recover the balance due. Thank you for your attention to this matter.

This firm is a debt collector. We are attempting to collect a debt and any information obtained will be used for that purpose.

Very Truly Yours,

Houslanger & Associates, PLLC

